

Certificate Number: 15317-PAE-DE-032685222

Bankruptcy Case Number: 14-12861



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2019, at 12:34 o'clock PM PDT, Fred Hall completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 17, 2019 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor